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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF

RUDOLF RITTER, ET AL.

: EXAMINER: McCLELLAN, James S.

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METHOD AND PAYMENT
TRANSACTION SYSTEM

RESPONSE

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GROUP 3600

COMMISSIONER FOR PATENTS
ALEXANDRIA, VIRGINIA 22313

SIR:

In response to the Office Action dated August 25, 2003, and in light of the personal interview conducted on November 18, 2003, Applicants respectfully submit the following remarks.

Remarks/Arguments begin on page 2 of this paper.